



CAL-VET LOAN APPLICATION FORMS PACKAGE

This package contains forms and instructions for obtaining a Cal-Vet loan to purchase a home. If you are planning on purchasing an existing home, you will need these forms, plus you will need to download the [Cal-Vet Basic Home Loan Package](#) and the [Cal-Vet Loan Life and Disability Coverage Package](#). If you are planning to build a new home, you will *also* need to download the [Construction Loan Supplemental Package](#) of forms and instructions. This supplemental package also contains instructions on which forms from which package you will need.

Before you begin:

If you have not already done so, download and read the Cal-Vet Basic Home Loan Package. Carefully read the material on the Cal-Vet Home Loan Program on our web site. Choose the home you wish to purchase. If you have questions, feel free to send us e-mail or contact the nearest Cal-Vet District Office. A list of Cal-Vet District Offices and the areas they cover is available on CDVA's WWW site at www.ns.net/cadva/calvet/offices.htm.

Optional, but highly recommended: Download and fill out our Prequalification Form, a FREE service of Cal-Vet. This information will allow us to estimate whether you meet the eligibility qualifications for a loan. Send the completed form to the Cal-Vet District Office for the area where you plan to buy your home.

Please read all of the forms and instructions before submitting your application.

Contents of this package:

⚙ VA Form 26-1880: Request for Determination of Eligibility

If you do not have a Certificate of Eligibility issued by the United States Department of Veterans Affairs (VA Form 26-8320) please complete this form and submit it with your application.

⚙ Form 1003: Uniform Residential Loan Application

This is the actual loan application.

| Department of Veterans Affairs | | TO | Department of Veterans Affairs Attn: Loan Guaranty Division | | | |
|---|--|--|--|---|--|------------------------------|
| REQUEST FOR A CERTIFICATE OF ELIGIBILITY | | | | | | |
| NOTE: Please read information on reverse before completing this form. If additional space is required, attach a separate sheet. | | | | | | |
| 1. FIRST-MIDDLE-LAST NAME OF VETERAN | | 2. DATE OF BIRTH | 3. VETERAN'S DAYTIME TELEPHONE NO. () | | | |
| 4. ADDRESS OF VETERAN (No., street or rural route, city or P.O., State and ZIP Code) | | 5. MAIL CERTIFICATE OF ELIGIBILITY TO: (Complete <u>ONLY</u> if the Certificate is to be mailed to an address different from the one listed in Item 4) | | | | |
| 6. MILITARY SERVICE DATA (ATTACH PROOF OF SERVICE - SEE PARAGRAPH "D" ON REVERSE) | | | | | | |
| A. ITEM | B. PERIODS OF ACTIVE SERVICE DATE FROM DATE TO | C. NAME (Show your name exactly as it appears on your separation papers or Statement of Service) | D. SOCIAL SECURITY NUMBER | E. SERVICE NUMBER (If different from Social Security No.) | F. BRANCH OF SERVICE | |
| 1. | | | | | | |
| 2. | | | | | | |
| 3. | | | | | | |
| 4. | | | | | | |
| 7A. WERE YOU DISCHARGED, RETIRED OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY OR DO YOU NOW HAVE ANY SERVICE-CONNECTED DISABILITIES? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 7B) | | | 7B. VA CLAIM FILE NUMBER C- | | | |
| 8. PREVIOUS VA LOANS (Must answer N/A if no previous VA home loan. DO NOT LEAVE BLANK) | | | | | | |
| A. ITEM | B. TYPE (Home, Refinance, Manufactured Home, or Direct) | C. ADDRESS OF PROPERTY | D. DATE OF LOAN | E. DO YOU STILL OWN THE PROPERTY? (YES/NO) | F. DATE PROPERTY WAS SOLD (Submit a copy of HUD-1, Settlement Statement, if available) | G. VA LOAN NUMBER (If known) |
| 1. | | | | | | |
| 2. | | | | | | |
| 3. | | | | | | |
| 4. | | | | | | |
| 5. | | | | | | |
| 6. | | | | | | |
| I CERTIFY THAT the statements herein are true to the best of my knowledge and belief. | | | | | | |
| 9. SIGNATURE OF VETERAN (Do NOT print) | | | | 10. DATE SIGNED | | |
| FEDERAL STATUTES PROVIDE SEVERE PENALTIES FOR FRAUD, INTENTIONAL MISREPRESENTATION, CRIMINAL CONNIVANCE OR CONSPIRACY PURPOSED TO INFLUENCE THE ISSUANCE OF ANY GUARANTY OR INSURANCE BY THE SECRETARY OF VETERANS AFFAIRS. | | | | | | |
| FOR VA USE ONLY | | | | | | |
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| | | | | | | |
| | | | | | | |
| | | | | | | |
| 11A. DATE CERTIFICATE ISSUED | | | 11B. SIGNATURE OF VA AGENT | | | |

INSTRUCTIONS FOR VA FORM 26-1880

PRIVACY ACT INFORMATION: No Certificate of Eligibility may be issued unless VA receives sufficient information to determine that you are eligible (38 U.S.C. 3702). You are not required to furnish the information, including the Social Security Number, but are urged to do so, since it is vital to proper action by VA in your case. Specifically, your Social Security Number is requested under authority of 38 U.S.C. 3702 and is requested only if the service department used your Social Security Number as a service number. Failure to provide a completed application will deprive VA of information needed in reaching decisions which could affect you. Responses may be disclosed outside VA only if the disclosure is authorized under the Privacy Act, including the routine uses identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register.

RESPONDENT BURDEN: VA may not conduct or sponsor, and respondent is not required to respond to this collection of information unless it displays a valid OMB Control Number. Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. If you have comments regarding this burden estimate or any other aspect of this collection of information, call 1-800-827-1000 for mailing information on where to send your comments.

A. Mail this completed form, along with proof of service, to the Eligibility Center at P.O. Box 20729, Winston-Salem, NC 27120 (for veterans located in the eastern half of the country) or P.O. Box 240097, Los Angeles, CA 90024 (for veterans located in the western half of the country). Veterans stationed overseas may use either address.

B. Military Service Requirements for VA Loan Eligibility: (NOTE: Cases involving other than honorable discharges will usually require further development by VA. This is necessary to determine if the service was under other than dishonorable conditions.)

1. Wartime Service. If you served anytime during World War II (September 16, 1940 to July 25, 1947), Korean Conflict (June 27, 1950 to January 31, 1955), or Vietnam Era (August 5, 1964 to May 7, 1975) you must have served at least 90 days on active duty and have been discharged or released under other than dishonorable conditions. If you served less than 90 days, you may be eligible if discharged because of service-connected disability.

2. Peacetime Service. If your service fell entirely within one of the following periods: July 26, 1947 to June 26, 1950, or February 1, 1955 to August 4, 1964, you must have served at least 181 days of continuous active duty and have been discharged or released under conditions other than dishonorable. If you entered service after May 7, 1975 but prior to September 8, 1980 (enlisted) or October 17, 1981 (officer) and completed your service before August 2, 1990, 181 days service is also required. If you served less than 181 days, you may be eligible if discharged for a service-connected disability.

3. Service after September 7, 1980 (enlisted) or October 16, 1981 (officer) and prior to August 2, 1990. If you were separated from service which began after these dates, you must have: (a) Completed 24 months of continuous active duty for the full period (at least 181 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 181 days of active duty and been discharged under the specific authority of 10 U.S.C. 1173 (hardship discharge) or 10 U.S.C. 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 181 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

4. Gulf War. If you served on active duty during the Gulf War (August 2, 1990 to a date yet to be determined), you must have: (a) Completed 24 months of continuous active duty or the full period (at least 90 days) for which you were called or ordered to active duty, and been discharged or released under conditions other than dishonorable; or (b) Completed at least 90 days of active duty and been discharged under the specific authority of 10 U.S.C. 1173 (hardship discharge), or 10 U.S.C. 1171 (early out discharge), or have been determined to have a compensable service-connected disability; or (c) Been discharged with less than 90 days of service for a service-connected disability. Individuals may also be eligible if they were released from active duty due to an involuntary reduction in force, certain medical conditions, or, in some instances, for the convenience of the Government.

5. Active Duty Service Personnel. If you are now on active duty, you are eligible after having served on continuous active duty for at least 181 days (90 days during the Persian Gulf War) unless discharged or separated from a previous qualifying period of active duty service.

6. Selected Reserve Requirements for VA Loan Eligibility. If you are not otherwise eligible and you have completed a total of 6 years in the Selected Reserves or National Guard (member of an active unit, attended required weekend drills and 2-week active duty training) and (a) Were discharged with an honorable discharge; or (b) Were placed on the retired list or (c) Were transferred to the Standby Reserve or an element of the Ready Reserve other than the Selected Reserve after Service characterized as honorable service; or (d) Continue to serve in the Selected Reserve. Individuals who completed less than 6 years may be eligible if discharged for a service-connected disability. Eligibility for Selected Reservists expires September 30, 2007.

C. Unmarried surviving spouses of eligible veterans seeking determination of basic eligibility for VA Loan Guaranty benefits are NOT required to complete this form, but are required to complete VA Form 26-1817, Request for Determination of Loan Guaranty Eligibility-Unmarried Surviving Spouse.

D. Proof of Military Service

1. "Regular" Veterans. Attach to this request your most recent discharge or separation papers from active military duty since September 16, 1940, which show active duty dates and type of discharge. If you were separated after January 1, 1950, DD Form 214 must be submitted. If you were separated after October 1, 1979, and you received DD Form 214, Certificate of Release or Discharge From Active Duty, 1 July edition, VA must be furnished Copy 4 of the form. You may submit either original papers or legible copies. In addition, if you are now on active duty submit a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing date of entry on your current active duty period and the duration of any time lost. Any Veterans Services Representative in the nearest Department of Veterans Affairs office or center will assist you in securing necessary proof of military service.

2. Selected Reserves/National Guard. If you are a discharged member of the Army or Air Force National Guard you may submit a NGB Form 22, Report of Separation and Record of Service, or NGB Form 23, Retirement Points Accounting, or it's equivalent (this is similar to a retirement points summary). If you are a discharged member of the Selected Reserve you may submit a copy of your latest annual point statement and evidence of honorable service. You may submit either your original papers or legible copies. Since there is no single form used by the Reserves or National Guard similar to the DD Form 214, it is your responsibility to furnish adequate documentation of at least 6 years of honorable service. In addition, if you are currently serving in the Selected Reserve you must submit a statement of service signed by, or by the direction of, the adjutant, personnel officer or commander of your unit or higher headquarters showing the length of time that you have been a member of the unit.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse will not be used as a basis for loan qualification, but his or her liabilities must be considered because the Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

I. TYPE OF MORTGAGE AND TERMS OF LOAN

| | | |
|--|--------------------|--------------------|
| Mortgage Applied for: <input type="checkbox"/> V.A. <input type="checkbox"/> Conventional <input type="checkbox"/> Other: | Agency Case Number | Lender Case Number |
| <input type="checkbox"/> F.H.A. <input type="checkbox"/> FmHA | | |
| Amount \$ | Interest Rate % | No. of Months |
| Amortization <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain): | | |
| Type: <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type): | | |

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

| | |
|---|--------------|
| Subject Property Address (street, city, state, ZIP) | No. of Units |
| Legal Description of Subject Property (attach description if necessary) | Year Built |

| | |
|---|---|
| Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain): | Property will be: |
| <input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent | <input type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment |

Complete this line if construction or construction-permanent loan

| | | | | | |
|-------------------|---------------|-----------------------|--------------------------|--------------------------|-------------|
| Year Lot Acquired | Original Cost | Amount Existing Liens | (a) Present Value of Lot | (b) Cost of Improvements | Total (a+b) |
| | \$ | \$ | \$ | \$ | \$ |

Complete this line if this is a refinance loan.

| | | | | |
|---------------|---------------|-----------------------|----------------------|---|
| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made |
| | \$ | \$ | \$ | Cost \$ |

| | | |
|---|------------------------------------|---|
| Title will be held in what Name(s) | Manner in which Title will be held | Estate will be held in: |
| | | <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date) |
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) | | |

Borrower

III. BORROWER INFORMATION

Co-Borrower

| | | | | | | | |
|--|---|-----|-------------|--|---|-----|-------------|
| Borrower's Name (include Jr. or Sr. if applicable) | | | | Co-Borrower's Name (include Jr. or Sr. if applicable) | | | |
| Social Security Number | Home Phone (incl. area code) | Age | Yrs. School | Social Security Number | Home Phone (incl. area code) | Age | Yrs. School |
| <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated | Dependents (not list by Co-Borrower) no. ages | | | <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed) <input type="checkbox"/> Separated | Dependents (not list by Co-Borrower) no. ages | | |
| Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs. | | | | Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs. | | | |

If residing at present address for less than two years, complete the following:

| | |
|--|--|
| Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs. | Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs. |
| Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs. | Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs. |
| Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs. | Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs. |

| IV. EMPLOYMENT INFORMATION | | | | | |
|---|--|---|---------------------------------|--|---|
| Name and Address of Employer | <input type="checkbox"/> Self-Employed | Yrs. on this job | Name and Address of Employer | <input type="checkbox"/> Self-Employed | Yrs. on this job |
| | | Yrs. employed in this line of work/profession | | | Yrs. employed in this line of work/profession |
| Position/Title/Type of Business | Business Phone (incl. area code) | | Position/Title/Type of Business | Business Phone (incl. area code) | |
| <i>If employed in current position for less than two years or if currently employed in more than one position, complete the following:</i> | | | | | |
| Name and Address of Employer | <input type="checkbox"/> Self-Employed | Dates (from-to) | Name and Address of Employer | <input type="checkbox"/> Self-Employed | Dates (from-to) |
| | | Monthly Income \$ | | | Monthly Income \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | | Position/Title/Type of Business | Business Phone (incl. area code) | |
| Name and Address of Employer | <input type="checkbox"/> Self-Employed | Dates (from-to) | Name and Address of Employer | <input type="checkbox"/> Self-Employed | Dates (from-to) |
| | | Monthly Income \$ | | | Monthly Income \$ |
| Position/Title/Type of Business | Business Phone (incl. area code) | | Position/Title/Type of Business | Business Phone (incl. area code) | |

| V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION | | | | | | |
|---|----------|-------------|-------|----------------------------------|-----------|-----------|
| Gross Monthly Income | Borrower | Co-Borrower | Total | Combined Monthly Housing Expense | Present | Proposed |
| Base Empl. Income* | \$ | \$ | \$ | Rent | \$ | \$ |
| Overtime | | | | First Mortgage (P&I) | | |
| Bonuses | | | | Other Financing (P&I) | | |
| Commissions | | | | Hazard Insurance | | |
| Dividends/Interest | | | | Real Estate Taxes | | |
| Net Rental Income | | | | Mortgage Insurance | | |
| Other (before completing see the notice in "describe other income," below | | | | Homeowner Assn. Dues | | |
| | | | | Other | | |
| Total | | | | Total | \$ | \$ |

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

| B/C | | Monthly Amount |
|-----|--|----------------|
| | | \$ |
| | | |
| | | |

VI. ASSETS AND LIABILITIES

This statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise separate Statements and Schedules are required. If the Co-Borrower section was completed about a spouse, this Statement and supporting schedules must be completed about that spouse also.

Completed ☐ Jointly ☐ Not Jointly

| ASSETS | Cash or Market Value | Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon real estate owned or upon refinancing of the subject property. | | | |
|---|----------------------|---|----------------------------------|-----------------------------|-----------|
| Description | | Liabilities | Monthly Payt. & Mos. Left to Pay | Unpaid Balance | |
| Cash deposit toward purchase held by | \$ | Name and address of Company | \$ Payt./Mos. | \$ | |
| List checking and saving accounts below | | | | | |
| Name and address of Bank, S&L, or Credit Union | | Acct. no. | | | |
| | | Name and address of Company | \$ Payt./Mos. | \$ | |
| Acct. no. | \$ | | | | |
| Name and address of Bank, S&L, or Credit Union | | Acct. no. | | | |
| | | Name and address of Company | \$ Payt./Mos. | \$ | |
| Acct. no. | \$ | | | | |
| Name and address of Bank, S&L, or Credit Union | | Acct. no. | | | |
| | | Name and address of Company | \$ Payt./Mos. | \$ | |
| Acct. no. | \$ | | | | |
| Name and address of Bank, S&L, or Credit Union | | Acct. no. | | | |
| | | Name and address of Company | \$ Payt./Mos. | \$ | |
| Acct. no. | \$ | | | | |
| Name and address of Bank, S&L, or Credit Union | | Acct. no. | | | |
| | | Name and address of Company | \$ Payt./Mos. | \$ | |
| Acct. no. | \$ | | | | |
| Stocks & Bonds (Company name/ number & description) | | Acct. no. | | | |
| | | Name and address of Company | \$ Payt./Mos. | \$ | |
| Life insurance net cash value | | | | | |
| Face amount: \$ | \$ | | | | |
| Subtotal Liquid Assets | \$ | | | | |
| Real estate owned (enter market value from schedule of real estate owned) | \$ | Acct. no. | | | |
| Vested interest in retirement fund | \$ | Name and address of Company | \$ Payt./Mos. | \$ | |
| Net worth of business(es) owned (attach financial statement) | \$ | | | | |
| Automobiles owned (make and year) | \$ | Acct. no. | | | |
| Other Assets (itemize) | \$ | Alimony/Child Support/Separate Maintenance Payments Owed to: | \$ | | |
| | | Job Related Expense (child care, union dues, etc.) | \$ | | |
| | | Total Monthly Payments | \$ | | |
| Total Assets a. | \$ | Net Worth (a-b) | \$ | Total Liabilities b. | \$ |

VI. ASSETS AND LIABILITIES (cont.)

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet.)

| Property Address (enter S if sold, PS if pending sale or R if rental being held for income) | Type of Property | Present Market Value | Amount of Mortgages and Liens | Gross Rental Income | Mortgage Payments | Insurance Maintenance Taxes & Misc. | Net Rental Income |
|---|------------------|----------------------|-------------------------------|---------------------|-------------------|-------------------------------------|-------------------|
| | | \$ | \$ | \$ | \$ | \$ | \$ |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | Totals | \$ | \$ | \$ | \$ | \$ | \$ |

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

| Alternate Name | Creditor Name | Account Number |
|----------------|---------------|----------------|
| | | |
| | | |

VII. DETAILS OF TRANSACTION

| | |
|---|----|
| a. Purchase price | \$ |
| b. Alterations, improvements, repairs | |
| c. Land (if acquired separately) | |
| d. Refinance (incl. debts to be paid off) | |
| e. Estimated prepaid items | |
| f. Estimated closing costs | |
| g. PMI, MIP, Funding Fee | |
| h. Discount (if Borrower will pay) | |
| i. Total costs (add items a through h) | |
| j. Subordinate financing | |
| k. Borrower's closing costs paid by Seller | |
| l. Other Credits (explain) | |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) | |
| n. PMI, MIP, Funding Fee financed | |
| o. Loan amount (add m & n) | |
| p. Cash from/to Borrower | |

VII. DECLARATIONS

| If you answer "yes" to any questions a through i, please use continuation sheet for explanation. | Borrower | | Co-Borrower | |
|---|--------------------------|--------------------------|--------------------------|--------------------------|
| | Yes | No | Yes | No |
| a. Are there any outstanding judgements against you? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| b. Have you been declared bankrupt within the last 7 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| d. Are you a party to a lawsuit? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation bond, or loan guarantee? If "Yes," give details as described in the preceding question. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| g. Are you obligated to pay alimony, child support, or separate maintenance? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| h. Is any part of the down payment borrowed? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| i. Are you a co-maker or endorser on a note? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| j. Are you a U. S. citizen? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| k. Are you a permanent resident alien? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| m. Have you had an ownership interest in a property in the last three years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (1) What type of property did you own — principal residence (PR), second home (SH), or investment property (IP)? | | | | |
| (2) How did you hold the title to the home — solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | | | | |

IX. ACKNOWLEDGEMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the loan requested by this application will be secured by a first mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the loan indicated herein; (4) occupation of the property will be as indicated above; (5) verification or reverification of any information contained in the application may be made at any time by the Lender, its agents, successors or assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the loan is not approved; (6) the Lender, its agents, successors or assigns will rely on the information contained in the application and I/we have a continuing obligation to amend or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) in the event my/our payments on the loan indicated in this application become delinquent, the Lender, its agents, successors or assigns, may, in addition to all their other rights and remedies, report my/our name(s) and account information to a credit reporting agency; (8) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender with prior notice to me; (9) the Lender, its agents, successors or assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property.

Certification: I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signature(s) on this application and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors or assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we have made on this application.

| | | | |
|----------------------|------|-------------------------|------|
| Borrower's Signature | Date | Co-Borrower's Signature | Date |
| X | | X | |

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure that the disclosure satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER☐ I do not wish to furnish this information**Race/National
Origin:**☐ American Indian or Alaskan Native☐ Black, not of☐ Hispanic origin ☐ Hispanic☐ Other (specify) _____☐ Asian or Pacific Islander☐ White, not of☐ Hispanic origin**Sex:**☐ Female ☐ Male**BORROWER**☐ I do not wish to furnish this information**Race/National
Origin:**☐ American Indian or Alaskan Native☐ Black, not of☐ Hispanic origin ☐ Hispanic☐ Other (specify) _____☐ Asian or Pacific Islander☐ White, not of☐ Hispanic origin**Sex:**☐ Female ☐ Male**To be Completed by Interviewer**

This application was taken by:

☐ face-to-face interview☐ by mail☐ by telephone

Interviewer's Name (print or type)

Interviewer's Signature

Date

Interviewer's Phone Number (incl. area code)

Name and Address Interviewer's Employer

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

| | | |
|---|--------------|---------------------|
| Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower. | Borrower: | Agency Case Number: |
| | Co-Borrower: | Lender Case Number: |

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

| | | | |
|----------------------|------|-------------------------|------|
| Borrower's Signature | Date | Co-Borrower's Signature | Date |
| X | | X | |